



Order Filed on July 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with
D.N.J.LBR 9004-1,

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Formed in the State of Florida

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Attorney for Creditor

In Verona Ricketts

Debtor.

Chapter 13

Case No. 19-14630-MBK

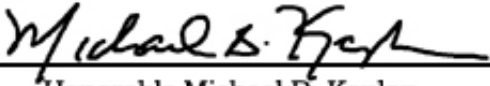
Hearing Date: June 9, 2021

Judge Michael B. Kaplan

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby ORDERED.

DATED: July 16, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Verona Ricketts
Case No.: 19-14630-MBK
Caption of Order: CONSENT ORDER RESOLVING CERTIFICATION OF
DEFAULT

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Toyota Motor Credit Corporation ("Creditor") and whereas the Debtor and Creditor seek to resolve the COD, it is hereby ORDERED:

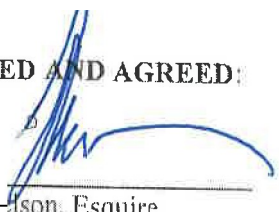
1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following properly: 2017 Toyota Camry, VIN: 4T1BF1FK8HU641239 ("Property") provided that on or before June 18, 2021, the Debtor shall file a modified plan providing for the curing and payment in full of the total amount due under the loan, namely, \$24,114.49, to be paid at 5.25% over the remaining months of the Plan.

2. If the modified plan described in Paragraph 1 is not filed by the date therein, this Order shall be deemed to grant Creditor immediate relief from the automatic stay under section 362 of the Bankruptcy Code to proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies with respect to the Property.

3. If the Debtor filed the modified plan described in Paragraph 1 but subsequently fails to pay either the remaining arrears and/or the contractual payments due to Creditor, and the Debtor fails to cure the payment default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

4. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:



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